Certificate Number: 02998-PAW-DE-036186900

Bankruptcy Case Number: 16-10984



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 7, 2021</u>, at <u>11:42</u> o'clock <u>AM EST</u>, <u>Brian Fitzgerald</u> completed a course on personal financial management given <u>by internet</u> by <u>Consumer Education Services</u>, <u>Inc.</u>, <u>DBA Start Fresh Today/DBA Affordable Bankruptcy Course</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 7, 2021 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor